



Stephen J. Farrell Chief Executive Officer

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March 26, 2007

Christopher Koller
Insurance Commissioner
Department of Business Regulation
233 Richmond Street
Providence, RI 02903

Dear Commissioner:

Let me start by expressing my appreciation for your consideration of our request to withdraw our Extraordinary Dividends, and for the opportunity to hear directly from fellow citizens on this issue. While we remain committed to the people of this state, we want to take time to assess the concerns raised by our Rhode Island members, physicians and other providers, therefore we are temporarily withdrawing our request.

We take seriously the comments of our members, physicians and providers that were voiced at the Advisory Council meeting and have identified customer service and physician reimbursement concerns as those most important to both them and to our company.

UnitedHealthcare of New England has already initiated several programs addressing physician and provider reimbursement that we will retool based on what we learned at the meeting. Additionally, we have empowered a new task force to focus on physician and member satisfaction.

The proposal we submitted to you is built upon our continued commitment to Rhode Island and its citizens. During the past few years, we have provided support to many worthy organizations including the Rhode Island Quality Institute, Rhode Island Free Clinic, Intensive Care Collaborative, March of Dimes, Hasbro Children's Hospital as well as many other charitable causes and initiatives. We are committed to continuing our community involvement and hope to increase this dedication moving forward.

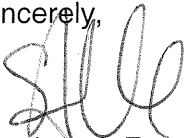
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In addition, we consistently make substantial investments in the health care system as demonstrated by the introduction of innovative products including HSAs and HRAs, as well as technological tools such as our advanced physician and member portals, electronic personal health records, targeted Wellness programs, physician data sharing, Centers of Excellence, and so much more.

We realize that there are still unmet needs in Rhode Island and we are working expeditiously to return to the Office of the Health Insurance Commissioner with a course of action that accounts for, and balances, the interests of affordability and access.

Again, thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "SJF", written over a horizontal line.

Stephen J. Farrell
Chief Executive Officer

SJF:cbl